

Kentucky Small Business Credit Initiative
Lender Eligibility Certification

Pursuant to the State Small Business Credit Initiative ("SSBCI"), 12 U.S.C. §§5701-5710 (2011), this Certification is required for any financial institution requesting loan guarantee, loan participation or collateral assistance using federal funds received by the Commonwealth of Kentucky (the "Commonwealth").

Legal Name of Financial Institution ("Lender"): _____

The Lender hereby certifies to the Kentucky Cabinet for Economic Development (the "Cabinet") and the Kentucky Economic Development Finance Authority (the "Authority") the following:

1. The Lender is and will continue to be in compliance with all requirements of the Kentucky Small Business Credit Initiative guidelines, the State Small Business Credit Initiative legislation (12 U.S.C §5701-5710) and the United States Department of Treasury "Guidelines for State Small Business Credit Initiative (Date: April 27, 2011)" and any amendments thereto, <http://www.treasury.gov/resource-center/sb-programs/Pages/ssbci.aspx>
2. The Lender will make available to the Cabinet, the Authority, the United States Department of Treasury and the Treasury Inspector General all books and records related to the use of SSBCI funds subject to the Right of Financial Privacy Act (12 U.S.C. Ch.35 §§3401-3422 (2011), or its successor) including detailed loan records as applicable.
3. If a bank, the Lender is insured by the Federal Deposit Insurance Corporation.
4. If a credit union, the Lender is federally insured and chartered by National Credit Union Administration.
5. The Lender is in material compliance with applicable laws, rules and regulations necessary to participate in the Kentucky Small Business Credit Initiative and will remain in compliance necessary for the Lender to perform its obligations under the Kentucky Small Business Credit Initiative guidelines, the State Small Business Credit Initiative legislation and the United States Department of Treasury "Guidelines for State Small Business Credit Initiative (Date April 27, 2011)" and any amendments thereto.
6. The Lender is in compliance with the requirements of 31 C.F.R. §103.121 (2011) (Customer Identification Programs for banks, savings associations, credit unions, and certain non-Federally regulated banks).
7. No principal of the Lender has been convicted of a sex offense against a minor (as such terms are defined in Section 111 of the Sex Offender Registration and Notification Act (42 U.S.C. 16911 (2006), or its successor).

October 9, 2013

For the purposes of this certification, "principal" is defined as the proprietor if a sole proprietorship; each partner if a partnership; each director, each of the five most highly compensated executives, officers, or employees of the entity, and each direct or indirect holder of 20% or more of the ownership stock or stock equivalent of the entity if a corporation, limited liability company, association or a development company.

I, _____, a duly authorized representative of the Lender, hereby certify that the foregoing disclosures are true, accurate and correct as of the date the undersigned has executed this Certificate on the ____ day of _____, 20___. The undersigned further certifies that the Lender will notify the Cabinet and the Authority of any material change in circumstances that would alter the foregoing certifications.

Lender Name:

By:

Authorized Signatory

Name:

Title:

COMMONWEALTH OF KENTUCKY

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COUNTY OF _____

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The foregoing instrument was subscribed, sworn to and acknowledged before me on the ____ day of _____, 20__ by _____, _____ of _____, on behalf of said Lender.

My commission expires: _____.

NOTARY PUBLIC, STATE-AT-LARGE
[SEAL]